

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Paula Yontosh
Debtor(s)

Bankruptcy Case No.: 16-70829-JAD
Doc. #39
Chapter: 13
Docket No.: 40 – 39
Concil. Conf.: June 7, 2018 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **May 4, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **May 21, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **June 7, 2018** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: March 20, 2018

Jeffery A. Deller
United States Bankruptcy Judge

cm: All Creditors and Parties In Interest

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Paula Yontosh
 Debtor

Case No. 16-70829-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: skoz
 Form ID: 410

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Mar 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2018.

db +Paula Yontosh, 5480 Morridale Allport Highway, Morrisdale, PA 16858-8227
 cr +Americredit Financial Services Inc. dba GM Financial, P O Box 183853,
 Arlington, TX 76096-3853
 cr +The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation,
 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
 14337135 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: Americredit Financial Services dba GM Financial, PO Box 183853,
 Arlington TX 76096)
 14350464 +AT&T c/o Bankruptcy, 1801 Valley View Lane, Farmers Branch, TX 75234-8906
 14335805 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 14350466 +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
 14751459 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 14333855 +Comenity Bank/peebles, PO Box 182789, Columbus, OH 43218-2789
 14419304 +Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 14333858 +Gm Financial, PO Box 181145, Arlington, TX 76096-1145
 14333859 +Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3254
 14350474 +Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg #1, Suite 1-511,
 Holmdel, NJ 07733-1976
 14350476 +Tonia M. Torquato, esq, 919 University Drive, State College, PA 16801-6626
 14333861 +Verizon Wireless, PO Box 49, Lakeland, FL 33802-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy.bnc@ditech.com Mar 21 2018 01:44:50 Ditech Financial LLC,
 PO BOX 0049, Palatine, IL 60055-0001
 14350463 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 21 2018 01:46:43
 American InfoSource LP as agent for, First Data Global Leasing, PO Box 248838,
 Oklahoma City, OK 73124-8838
 14379376 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 21 2018 01:46:43
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 14333853 +E-mail/Text: banko@berkscredit.com Mar 21 2018 01:44:50 Berks Credit & Coll,
 900 Corporate Dr, Reading, PA 19605-3340
 14333854 +E-mail/Text: bankruptcy@cavps.com Mar 21 2018 01:45:30 Cavalry Portfolio Serv,
 PO Box 27288, Tempe, AZ 85285-7288
 14415984 +E-mail/Text: bankruptcy@cavps.com Mar 21 2018 01:45:30 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14333856 +E-mail/Text: bankruptcy@credencerm.com Mar 21 2018 01:45:40 Credence Resource Mana,
 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
 14333857 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 21 2018 01:44:50 Ditech Financial Llc,
 PO Box 6172, Rapid City, SD 57709-6172
 14337033 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 21 2018 01:46:24 First Data Global Leasing,
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
 14350473 E-mail/Text: RVSVCBICNOTICE@state.pa.us Mar 21 2018 01:45:05 PA Department of Revenue,
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
 14344231 E-mail/Text: RVSVCBICNOTICE@state.pa.us Mar 21 2018 01:45:05
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa. 17128-0946
 14333860 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 21 2018 01:59:59
 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 14361530 E-mail/Text: bnc-quantum@quantum3group.com Mar 21 2018 01:44:55
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 14519279 E-mail/Text: bankruptcy.bnc@ditech.com Mar 21 2018 01:44:50
 The Bank of New York Mellon FKA The Bank of New Yo, c/o Ditech Financial LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr THE BANK OF NEW YORK MELLON FKA THE THE BANK OF NE
 cr* +Carrington Mortgage Services, LLC,, 1600 South Douglass Road, Anaheim, CA 92806-5951
 14350465* +Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
 14350467* +Cavalry Portfolio Serv, PO Box 27288, Tempe, AZ 85285-7288
 14350468* +Comenity Bank/peebles, PO Box 182789, Columbus, OH 43218-2789
 14350469* +Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
 14350470* +Ditech Financial Llc, PO Box 6172, Rapid City, SD 57709-6172
 14350471* +Gm Financial, PO Box 181145, Arlington, TX 76096-1145
 14350472* +Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3254
 14350475* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 14350477* +Verizon Wireless, PO Box 49, Lakeland, FL 33802-0049

TOTALS: 1, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-7

User: skoz
Form ID: 410

Page 2 of 2
Total Noticed: 29

Date Rcvd: Mar 20, 2018

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-12 bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Paula Yontosh ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4